THE NEW-YORK TRIBUNE

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THE TRIBUNE.

Views of the Message.

Correspondence of The Tribune.

ROCHESTER, Dec. 11, 1841.

The Message of the President is received among us with real satisfaction. After all the trouble we have had about the fiscal corporation, we are most agreeably surprised by being presented with a *projet* that appears to be well calculated for the wants of the government and the country. The people have asked for an institution or a system of finance that will facilitate exchanges, and at the same time assist in nationalizing the currency. It appears to me that the outline of the plan presented will accomplish this two-fold object in a manner that will eventually meet the approbation of all, and be of great service to the best interests of the country. Something must be done for the various departments of trade and indu-try, and will our friends in Congress be so foolish as to sacrifice every thing upon the altar of party spirit, and leave the currency in its present tottering condition, when they have an opportunity to do, if not all that has been asked, at least very much? I trust not.

Yours truly, MENTOR.

Poland.

To the Editors of the Tribune.

Trusting your liberality, I take the liberty of requesting you, in the name of my nation, to publish the following, viz:

In the last sixteen years—since the suppression of the Polish revolution—there have been many articles published in the books, pamphlets and some prominent newspapers of this country—wilfully misrepresenting our history, our institutions, the temper and character of our people—as well as the present condition of our political affairs. And simultaneously a hord of imposters have been strolling throughout the United States under the name of Poles—blasting the character of the Polish people, by their unworthy conduct.

All this has been the fruit of the vile intrigues of despots—stained with the dismemberment of Poland, and endeavoring thus, to justify their robbery, and induce the world to believe their assertions, that the Poles are not able to govern themselves as an independent nation, and that there is no hope that they ever might regain it.

These efforts have been, with much zeal, pursued, especially in 1839—when England was assuming a hostile position against Russia—and also during the excitement which the quadruple treaty, concerning the Eastern affairs caused in France—and when the French nation presented a petition, thus addressing her King:

"Sire,—France again reminds Europe of the "rights of the Polish nation, which have been so "repeatedly stipulated for by treaties."

To counteract the evil which these vile machinations have caused to the case of my country, and to the character of its people, I have undertaken to travel in the United States and lecture on the subject of our history, late revolution and the present condition of our affairs.

As I contradict many misrepresentations, which found their way even in the school-books of some most prominent writers of this country; their authorities having been *strictures only* on the Polish history—written by foreigners who were not acquainted with the subject,—or paid by the enemies of Poland for their writings—I therefore state in advance—that my authorities are: Martin Gallus, who wrote in 1110–30; Mathias Cholewa, who lived in 1194; Kadlubek who died in 1223; Bogufol, Dlugosz, Bielski, Stryikowski; Kromer, the Livy of Poland; Sarbiewski, Miechowit, Ozacki, Htandenstein, Albertrand, Bantke, Naruszewicz, T. Niemcewicz, and, still living, Joachim Lelewell, Leonard Chodzko, and many other writers and historians, whose records have never been contested.

The auditors who wish the authorities for my statement, that the country which once constituted the Republic of Poland, numbers 24,000,000 of inhabitants—are referred to the "Journal des Travaux de la Societe Francaise de Statistique Universelle," vol. 5. p. 119; to the "Ouvrage de M. M. Traugott Golthilp," Veigtel edition de 1835, and to the writing of Stanislas Plater and Schnitzler.

The late revolution I describe as I have seen the events passing—having been personally engaged in it, both as a Citizen and Soldier.

Yours respectfully, GASPARD TOCHMAN,
Late Major in the Polish Army.

New-York, Dec 13, 1841.

Whitestown Bank.

To the Editor of the Tribune:

There is, as it appears to me, a spirit abroad that should receive an immediate check. At the moment when money has become exceedingly scarce in consequence of the highly proper course taken by the Banks in New York—that of curtailing their discounts and thereby reducing the rate of exchange on foreign countries, in order to keep our specie in the country—the infamous Herald and other kindred prints, add to the troubles beyond measure by publishing the most outrageous falsehoods concerning the situation of Banks located in different parts of the country.

The Herald of the 11th contains a statement that the Bank of Whitestown had failed. Fortunately this Bank is too strong and enjoys the public confidence in too great a degree to suffer any very serious damage in consequence. On Monday the 6th Sylvester's Reporter appears with a report that the same Bank had failed; and adds to it the Silver Creek and the Bank of Coatestown. This whole statement is false; and this Editor, who undertake to to guide the public mind in such matters, and who is himself a broker—should be frowned upon by the entire community. Only reflect for one moment upon the outrageousness of this case. A dealer in bank-notes sets up a paper professedly to guide bankers and men of business as to what notes are good and what notes are bad. This man, in a time of general alarm, when all Banks are viewed with suspicion, publishes a notice in his paper that two or three sound Banks have failed. The great mass of bill-holders are unable to judge whether this statement is true or false; but take it for granted that the statement is true, and immediately sell their notes to Sylvester: or some other broker, at such price as he or they may choose to give. The mere statement of such a case is enough. Here the bill-holder is robbed, the Bank seriously injured, and all its dealers compelled to pay at a time when scarcely a dollar is to be had on any terms.

For my own part, I deem it the duty of every sound banking institution to compel these men to prove their assertions true, or in case of failure so to do to abide by the verdict of a jury.

A MERCHANT.

☞ AGREEABLY DISAPPOINTED.—If there is any one thing in the world we hate more than another, it is physic; consequently when some one sent us a great bottle full the other day, with a request that we should give it a trial, we tossed up a penny—heads we should give it a trial—tail we should knock the giver into a three cocked hat. Luck: for him the penny fell head upwards, when with a face almost as long as a liberty pole, we ventured on the ordeal; but instantly to our great surprise and comfort, discovered that the physic was a very palatable cordial, and have since proved that it is a capital thing for provoking an appetite, the want of which is the only complaint we chanced to be troubled with. The name of this concoction is Sebring's Restorative Cordial which we find is recommended for nervous affections and dyspepsia and we have no doubt it is a capital remedy for both one and the other. In future we shall think a while before we follow our general rule of throwing all physic to the dogs. N. Y. Sunday Times.

THE ORPHAN'S FAIR AT NIBLO'S.—Neither reality nor fancy can present a more touching picture than a family group, gathered together in a home which heaven has blessed with abundance, providing, in anticipation of the winter, for the wants of the poor, while the spirit of benevolence presides over the charmed circle and keeps it inviolate. Such philanthropic scenes are not strange in the homesteads of New-York—such recognitions of the claims of the poor are neither few nor far between, nor are there absent, at the needing season, such golden harmonies in the beautiful system of universal sympathy and beneficence.

To such humane feelings of the female domestic *coteries* do we owe the varied and beautiful collection of the 'gaieties and gravities of the ladies' work-table which constitute the Exhibition or Ladies' Fair now open at *Niblo's* for the benefit of the Orphans of St Peter's Church: the parentless—the destitute—the pathless in the world's wilderness—the children of the Universe—the little ones adopted by charity. Among the many articles of elaborately ornate workmanship are some worsted specimens of rug work from the hands of the orphans, which combine beauty with utility and afford a very favorable exemplar of the *useful* instruction imparted to them. Many 'rich and rare' articles of toilet furniture—fanciful designs of *papatrica*—copies of the *Journal des Infans*—varieties for Christmas and New-Year presents, and a very splendid specimen of table covers are among the collection; all lately imported for this occasion direct from France.

A splendid illuminated miniature representation of an altar with the officiating clergy of various grades in their clerical and appropriate costume is alone worth a visit, being perfectly in character in its *tout ensemble* and impressive in its effect. It is the gem of the exhibition. S.

SKETCHES FROM A STUDENT'S WINDOW; by S. G. Goodrich. Boston: Wm D. Ticknor.

Mr. Goodrich is widely known to the public, and to young readers especially, as a most industrious and successful traveller in the easier paths of Literature, whether as Editor of The Token or as author of 'Peter Parley,'—as a writer of smooth verses and clever prose sketches, or as the compiler of works of a less ambitious but more practical cast. The volume before us is a collection of his best contributions to the Annuals and other periodicals of the day, exceeding fifty in number, varying from 'grave to gay,' through every mood of feeling and fancy. Many of them are very good, and the whole forms one of the most agreeable parlor-books of the day. The paper and typography are creditable even to Boston—higher praise we could hardly accord them. The work extends to 311 duodecimo pages.

THE NEW TALE OF A TUB; AN ADVENTURE IN VERSE. By F. W. N. Bayley, Esq. with Illustrations after designs by Lieut. J. S. Cotton, engraved on Wood by J. J. Butler. New-York, Wiley & Putnam.

This is certainly one of the most amusing and ingenious pieces of verse published for a long while, and if any thing could increase the *innate* fun of the thing, the illustrations most certainly would accomplish it. By the way, we must not fail to notice the elegant typography in which this thin volume appears, which is quite equal to that of our most splendid publications. It bears the imprint of J. B. Swain, 16 John-st.

THE MECHANIC. By FRANCES HARRIET WHIPPLE. Providence: Burnett & Co. New-York: D. Appleton & Co.

This is the title of a spirited tale intended to teach and enforce the dignity of man—no matter what may be his circumstances or relations. The rights, the inborn greatness and the infinite faculties of all men, are enforced with great earnestness and vigor, and the tendency of the little work is elevating and strengthening. It deserves a far more careful perusal than we have been able to give it; and such we trust it will receive from many readers.

PASSAIC: A GROUP OF POEMS TOUCHING THAT RIVER, WITH OTHER MUSINGS: By FLACCUS. Wiley & Putnam, 161 Broadway.

This is a most beautiful volume in its outward guise and contains much that is sparkling, elegant and not seldom elevated. With this is also much that is light, faulty and in bad taste; the average merit of the pieces contained—if poetic genius may be guaged and redused to arithmetical proportion—is certainly above that of most volumes published at the present day. Many of the poems have already appeared in the Knickerbocker where they were received with great favor, and we doubt not the same awaits them in their present form.

HUNT'S MERCHANTS' MAGAZINE, and Commercial Review: Monthly: Vol. V., No. VI., for December, 1841. Freeman Hunt, 142 Fulton street.

The number before us opens with an interesting paper on "Morocco, and its Facilities for American Commercial Enterprise," by Dr. W. S. Mayo; followed by "Commercial Relations of the United States," by James H. Lanman; "The Morals of Trade," by John Bellows; "Life and Character of Nicholas Brown;" "Scenes in the Life of a Clerk;" and "The Computation of Interest," by C. C. Gordon. The departments of Mercantile Law, Nautical Intelligence and Commercial Regulations, present matter of abiding value, while that of Commercial Statistics is immensely extensive, embracing a complete exhibit of the Commerce, Navigation, Revenue, &c., of the Union. With the new year commences a new volume of this work, which to thorough merchants and young men seeking to become such, must be well nigh indispensable.

THE YALE LITERARY MAGAZINE. Vol. VII. No. II, Dec 1841.

'Sources of Literature' is the title of the thoughtful and well written essay with which this number opens. It contains beside, a continuation of 'A Voice from the Sea,' a vividly interesting story entitled 'Mary of the Ohio,' and several poetical contributions of fair merit. In prose articles the number is less rick that most of its predecessors.

D. APPLETON & CO. have just published most elegant and beautiful miniature editions of the Testament, Johnson's 'Rasselas' and the 'Exiles of Siberia.' The print though very fine is exceedingly distinct, and the outer dress neat and in excellent taste. They are just in time for the holidays.

EDUCATION CONVENTION.—A Convention has been for some days in session at Richmond, Va., for the purpose of collecting information concerning the condition of the various Colleges, Academies and Common Schools in the State, and of devising some more efficient means to cherish a cultivated spirit and to promote the interests of education throughout the Old Dominion. Its members are some of the oldest and most judicious men in the State, and their deliberations are characterized by a sound judgement and an enlightened liberality. A Committee on Colleges has urged the claims of these institutions upon the Convention, representing that they have not heretofore received their due share of aid from the Legislature. The Literary Fund amounting to $80,000 per annum has been mostly applied to the University and the Primary Schools, to the neglect of the Colleges and Academies. The Committee recommend a distribution of a portion of this to these institutions; the want of teachers is especially felt in Virginia; and a report was also presented stating that the Military Institute at Lexington is in a highly prosperous condition and recommending that the Arsenal at Richmond be also converted into a Military School for Cadets.

CITY INTELLIGENCE.

Reported for the New-York Tribune.

CIVIL COURTS.

TUESDAY, Dec. 14.

In the U. S. Court to-day, an action was brought by the United States against Gabriel F. Irving and others, executors of the estate of Henry Eckford, deceased, to recover $150,000, being amount of Mr. Eckford's bond as surety for Mr. Samuel Swartwout, Collector, from March, 1820, to the same month in 1824. The defalcation of Mr. Swartwout appears in that time to have been $ 1,000,000.—For the defence it was contended that subsequent payments made by Mr. Swartwout should have been appropriated to liquidating this debt instead of being placed to a new credit. The question was argued before the Court, who divided in opinion, when the case was taken from the jury, and is to be carried up to the Supreme Court of the United States.

In the Vice Chancellor's Court to-day, the Vice Chancellor made the following decisions:

Joseph Nicholls vs. John S. McKibbin.—Order, that demurrer be overruled, with costs, and answer the bill in 20 days.

The Hudson Fire Insurance Company vs. the Trustees of the New-York and Brooklyn Crown Glass Manufacturing Company.—Allowing only 6 per cent. until a new order is asked for, &c.

Walter Jolly vs. Joseph Carter, executors of Pattison, Jolly and others.—Decreed that the bill stand dismissed without prejudice to the right of the complainant to file a new bill to enforce payment or to obtain security for the prompt payment of his annuity in case payment should at any time be withheld or unreasonably be delayed, with liberty to apply to the Court touching arrears, &c.

James Read and Horace Hall vs. Edwin Hoyt and Eugene Begart.—Order, that demurrer be overruled so far as to require defendant to answer partially, each party to bear their own costs.

Valentine Everit and al, Exors, &c. vs. George Watts.—Order, that defendant have leave to amend his plea by answering all the facts alleged as evidence of partnership in 20 days, in payment of costs.

Daniel Oakey, William F Oakey and John Robinson vs. William B. Bond.—Order, that demurrer be allowed, and bill be dismissed, as to defendants' bond, with costs.

Dennis Gillespie vs the Mayor, &c. of New-York.—Order, that the order of the 25th of July, 1841, be dismissed with costs, to be taxed.

Joseph L. Dias, and al. vs. Jos. Bouchaud, ex'or.—Order, that demurrer be overruled, with costs, and that defendant answer the bill and pay the costs in 20 days.

COURT OF SESSIONS.

TUESDAY, Dec 14.

Before the Recorder, Judge Lynch and Aldermen Purdy and Bradhurst.

Edward Murphy and Adam Vauck were tried for petit larceny in stealing 8 geese, 6 turkies and 4 chickens, worth $7, from Christian Bowroson, butcher, of Eighth Avenue, between Fifteenth and Sixteenth-streets, on the night of the 24th of November last. The jury found him not guilty.

William Ryer and Henry E. Maddocks were tried for grand larceny—stealing a pocket-book containing $90 in bank bills from Thomas W. Brigand, of No. 19 Mulberry-street, on the morning of the 20th of November last, at the house of John Riley, No. 147 Anthony-street. The complainant went in and treated Maddocks, who then went out and called in Ryer, and they all drank again, Brigand laying his pocket-book on the counter. Ryer picked it up and pretended to put it in the pocket of complainant, who never saw it afterwards, and the prisoners immediately left, but were followed up into the Third Avenue by officer Stephens, who arrested them, but found no money on them. They were defended by Mr. Sniffen, and the jury found them not guilty.

SPECIAL SESSIONS.

TUESDAY, Dec. 14.

Before Judge Lynch and Aldermen Purdy and Bradhurst.

Julia Penn, colored girl, was tried for stealing some muslin and other articles worth $3 from Peter Watlers: guilty—City Prison 30 days. Ann McCaffrey, stealing a handkerchief worth $1 from William Brundage: guilty—City Prison 20 days. William Henry King, a colored boy, stealing $7 50 in money from Anthony Geschert: guilty, and sent to the House of Refuge. William Funkouster, stealing a ham worth $1 from John A. Peal: found guilty—judgement suspended and he discharged. John Tucker, assault and battery on Charles Houston, No. 17 Houston-street: guilty, and remanded. Mary Menon, charged with petit larceny, and John Ganagan, Timothy Laughlin and Abraham Wood, with assault and battery, were severally discharged for want of evidence.

Adjourned to Friday.

COAL—300 chaldrons Pictou Coal, for sale low, in lots to suit purchasers, from bark Mary Barber, by WARD & BROWNE,
d14 3t corner Laight and Washington-streets.

BLACK WALNUT CROTCHES—25 black Walnut Crotches, for sale by
d14 3t* BEsLY, MORLEY & HYDE, 84 South st.

TO HATTERS—An assortment of Silk Plush Bands and other Trimmings on hand and for sale a Anti Tariff prices, by
d2 1m* ISAAC J. THAYER, 36 Maiden Lane.

SLEIGH BELLS—Rough and polished Sleigh Bells, assorted from 000 to No. 10. Also, fancy and common straps, for sale by
n30 tf WM. H. WIGHT, 180 John-street.

KING'S CELEBRATED CHAIRS—All kinds for ease and comfort, such as Rocking, Recumbent, Revolving, &c. The first premium at the two last Fairs has been awarded King's Chairs. They are warranted to be far superior to any in this city or elsewhere. M. W. KING, Patentee.
d14 tf 474 Broadway, between Grand and Broome sts.

LOSS—In the Harlem car or in stepping out of it at Fordham, a small black leather Pocket-Book, gilt edge, with the name of the owner within it. The contents are of no value to any one but the owner. It contained, among other papers, a Note signed by Jerard W. Morris, endorsed by Wm. Kemble, for one hundred and fifty six dollars, 36 cents, dated December 6th, 1841, at four months date, the payment of which is stopped. The finder shall be suitably rewarded by leaving it at the office of PERKINS NICHOLS,
e15 3t* corner of Exchange Place and Hanover-st.

NO HOAX.—That which has taken months to obtain an imperfect knowledge of, may now be learned in four lessons of two hours each. A mathematical theorem is invented, by which ladies' dress, habit and pelisse cutting and fitting may be done with ease and infallible accuracy; without the troublesome necessity of trying on. Please call on Mrs. RAYMOND, 72 Bayard st. between 10 A. M. and 3 P. M. during the present week—Terms $5 including Theorem and Patterns. d15 5t*

JOHN WARWICK, Sweep Smelter and Refiner in general, No. 17 John-street, New-York.
Purchaser of Jeweler's and Silversmith's Polishings, Pumicings, Lemalls, Parting Bars, Coarse Silver Bars, Lace, Gilt and plated Metals, Bookbinder's Rags, &c. &c
a18 1y

DRY GOODS.

MUFFS! MUFFS! MUFFS! AT WATSON'S, 154 Chatham-st. and 160 Bowery.—The subscriber informs the ladies of New-York and vicinity, that he has now on hand a very rich and elegant assortment of Lynx and other Fur Muffs, at prices reduced full 25 per cent. from any previous year. He earnestly solicits a call before purchasing, and assures those who favor him they shall not be disappointed. For trimmings of all kinds, and Furs repaired at notice.
n29 1m WATSON, 154 Chatham-st and 160 Bowery.

NEW FALL GOODS.—ALFRED SMITH, Merchant Tailor, No. 136 Fulton-st. would invite his friends and the public to call and examine his stock of new Fall Goods, consisting of Cloths, Cassimeres and Vestings suited to the fall trade. Gentlemen leaving their orders may rely upon their being fulfilled in the most satisfactory manner. Terms moderate—Cash on delivery. n2 tf

ONE PRICE STORE—Gentlemen wishing to purchase good cheap Clothing, would do well to call at 133½ Chatham street, where they can find garments at the following prices:
Cloth Coats, $9 to $12; Cloth Jackets, $4 to $5; Satinett Pants, $1.75 to $2.75; Cloth Pants $3 to $4.50.
o1 3m JACOB COGSWELL.

R. APPLETON'S CASH TAILORING ESTABLISHMENT, 394 Grand, corner of Attorney street.—The subscriber respectfully informs his friends, and the public generally, that he continues to make Garments to order, in any style of fashion to suit his customers' tastes. A good fit and the best of workmanship may at all times be relied on. Gentlemen preferring furnishing their own materials, will find it to their interest to give him a call. Punctuality in all cases strictly observed. Charges moderate. n25 1m

TO THE PUBLIC.—L. & M. S. BROWN 161 Chatham st. are selling Ingrain Carpets at 3s 6d, 4s, 5s and 6s per yard.
Those in want of Carpets would do well to call and examine for themselves, as they will save at least 25 per ct. by purchasing of the subscribers.
N B. All articles connected with the Carpet business selling in the same proportion. Also, remnants of Oil Cloth, suitable for putting under Stoves selling at prices to suit the times. n17 3m

BUFFALO ROBES! BUFFALO ROBES! Several hundred Buffalo Robes, recently purchased at the N. A. Fur Co's auction sale, for sale very cheap by the bale or single skin. Also, a variety of Sleigh Robes handsomely trimmed, at the Hat, Cap and Fur Store of
d11 1w S. TUTTLE, 194 Chatham square.

CHEAP! CHEAP! CHEAP! at JAMISON & JERVISS Cheap Engraving and Printing Office. A Visiting Card Plate engraved and fifty Cards for only $1 50. All other Engraving at one half the usual price. Please call and examine specimens. No. 494 Courtland st. corner Greenwich n29 3m

WE DECLARE—Our Broken and Egg size Peach Orchard Coal to be of the best quality; We deliver it from the yard in the best possible order at eight dollars and fifty cents per ton, free of cartage.
R. & B. SKIDMORE,
d 11 1w* Washington, corner of Franklin st.

RICH NEW PATTERN SILVER WARE—The subscribers are now receiving an assortment of new style Standard Silver.
Silver Pitchers, Tea and Coffee Setts.
" Urns, Sugar Tongs.
" Mugs, Spoons, Forks
of entire new and splendid patterns, for sale by
WORAM & HAUGHWOUT,
d11 2w 561 and 563 Broadway.

THE MAHOGANY YARD, No. 408 Washington street, adjoining the Steam Saw Mill, is supplied with a large and generally well seasoned stock of Mahogany Boards, Planks and Joists; and Veneers of white holly, mahogany, maple, black walnut, rose wood, &c. at the lowest market prices. Builders, manufacturers, and others, will find it to their advantage to call before purchasing elsewhere. d4 1mis*

☞ Dry Dock, Brooklyn, New-York.—Proposals for Timber for building the
COFFER DAM,
will be received at the Navy Agent's Office, New-York, until the 5th day of December, 1841, agreeably to the following

SCHEDULE OF TIMBER.

364 Piles of Yellow Pine Timber, 16 inches square, average length 45 feet, for main Dam.

194 Piles of Yellow Pine Timber, 14 inches square, average length 36 feet, for main Dam.

458 Piles of Yellow Pine Timber, 12 inches square, average length 38 feet, for side Dams.

725 Piles of Yellow Pine Timber, 12 inches square, average length 36 feet, for Sheet Piling.

4 Sets of Waling Pieces, for main Dam, of White Oak, 1 foot square; total length 1,576 feet.

2 Sets of Waling Pieces, for side Dams, of White Oak, 1 foot × 8 inches square; total length 1,070 feet.

52 Cap Timbers of White Pine, 18 feet long and 16 inches square.

14,434 feet, board measure, of 3 inch White Pine Plank.

All the above Timber for Piles to be of good sound Yellow or Hard Pine, free from large knots and shakes, and suitable for grooving and driving as Sheet Piling. Two of the opposite ends of each pile to be sawed or hewed straight and parallel, and a third side to be sawed or hewed straight and square with the other two. The fourth face to be hewed or sawed nearly parallel with the opposite side, so as not to deviate more than one inch in the width of the pile. The dimensions to be as follows: the first named 364 Piles to be of lengths varying from 42 to 48 feet, and to average at least 45 feet; the thickness, measured on the parallel edges, to be not less than 14 nor greater than 16 inches, to average about 15, and the width not less than 16 inches.

The second lot (of 194 Piles) to vary in length from 34 to 38, averaging not less than 36 feet; the thickness on the parallel edges not less than 12 nor more than 14 inches, and the width not less than 14 inches.

The third lot (of 458 Piles) to vary in length from 36 to 40, averaging 38 feet; the thickness on the parallel edges not less than 11 nor more than 13, to average 12 inches; and the width not less than 12 inches.

The fourth lot (of 725 Piles) to vary in length from 33 to 38, averaging 36 feet; the thickness on the parallel edges to be not less than 11 nor more than 13, to average 12 inches; and the width not less than 12 inches.

The String or Waling Pieces for the main Dam to be of good, sound, straight White Oak Timber, hewed or sawed, 12 inches square, and in length varying from 25 to 35 feet.

The whole amount furnished to be 1,876 lineal feet.

The Waling Pieces for the side Dams to be 12 by 8 inches, hewed or sawed square of good, sound, straight White Oak Timber, and in lengths varying from 25 to 35 feet—the whole amount furnished to be 1,070 lineal feet.

The 52 Caps to be of good, sound White Pine Timber, free from shakes and large knots, hewed or sawed straight 16 inches square and 18 feet long.

The Plank to be of White Pine, round, straight and square edged, free from large knots, 3 inches in thickness, and in lengths not less than 25 feet—amount 14,434 feet, board measure.

All the above Timber and Plank to be delivered on such wharf or wharves within the U. S. Navy Yard, N. Y. as may be designated, and subject to the inspection and approval of such person as may be selected by the Engineer. One-fourth of the Yellow or Hard Pine to be delivered before the 25th day of January, 1842; one-fourth before the 25th of February, and the remaining half before the 20th of April, 1842. The Timber for the main and side Dams and Sheet Pilings to be delivered in the following order, viz:

1st. The Timber for the Main Dam.
2d. " " " " Side Dams.
3d. " " " " Sheet Pilings.

The Oak Waling pieces to be delivered on or before the first day of April, and the White Pine Timber and Plank before the 15th of April, 1842.

The right reserved to receive a less portion than an offer may embrace, and proposals will be received for any part thereof.

ROBERT C. WETMORE, Navy Agent.
NAVY AGENT'S OFFICE, New-York, Nov. 8th, 1841.
n10 5tisoatD5

☞ NOTE.—The time of delivery of the above timber is extended as follows:
The first fourth, on 25th February.
The second fourth, on 20th March.
The remainder on 1st May.
Offers received until 24th December, which must state the price per cubic foot, or running foot, as the case may be, and should state whether sawed, counter hewed, or rough hewed, is offered.

ROBERT C. WETMORE, Navy Agent.
Navy Agent's Office, New-York, Nov. 25th, 1841.
The respective papers publishing the timber will add this note.
n26 3tawtD24

COMPOSITION ROLLERS, of the best materials and quality, and of all sizes, cast at the Office of the New World, 30 Ann-st. Inquire of Mr. J. W. RICHARDS, in the Press Room (basement.) a21 tf

INSURANCE.

THE HOWARD INSURANCE CO. Capital $300,000; office No. 54 Wall st. This Company continues to make insurance against loss or damage by fire, and inland navigation.

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David Lee, John Rankin,
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LEWIS PHILLIPS, Secretary. d8

INSURANCE OF DWELLING HOUSES—Premiums reduced, and profits returned to the Insured. THE HOUSEHOLDERS' MUTUAL INSURANCE COMPANY insures at reduced rates, Dwelling Houses, Furniture, Plate, Family Stores, Libraries, Pictures, and all Household Property ordinarily kept in Dwelling Houses, in the City of New-York and elsewhere.

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FREDERICK SCHUCHARDT,
STEPHEN CAMBRELING.
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D. C. TAYLOR, *Secretary.*
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JAMES WEBB, *Surveyor.*

Office of the Company, No. 45 Merchants' Exchange, on the principal story, corner of William and Wall-sts.

PROSPECTUS.

The Directors of the HOUSEHOLDERS' MUTUAL INSURANCE COMPANY, in presenting this Prospectus to the public, deem it proper to explain the peculiar features of the Mutual System of Insurance, and the distinctive character of this Company, in those particulars in which it differs not only from joint stock companies, but from other mutual associations.

This Company is not only based upon the general plan of mutual indemnity, secured by the association of a number of individuals, who agree to save each other harmless from loss by fire, and for that purpose to incur no other than absolutely necessary expenses—but it is peculiar in this respect, that it confines itself to the insurance of dwelling houses only, and of the property usually contained therein.

On the subject of the general plan of Mutual Insurance, and the comparison of that plan with insurance by joint stock companies, much might be said.

That insurance generally does cost more than absolutely necessary expenses, is evident from the fact that the business is considered profitable. Joint stock companies certainly are established for the benefit of the stockholders, and carry on a business from which they expect to derive a profit, after paying heavy losses. When this object is provided for, then the profit begins.

Although the amount of the capital is studiously laid before the public, as a fund for indemnifying the insured few persons, and least of all the stockholders, have any idea of such an appropriation of it. The profits are expected to pay for the losses, and the excess, is the real gain of the enterprize, and the basis of their liberal dividends.

Now, if the insured take this business into their own hands, they receive back this excess, in the shape of returned premiums, so that their insurance is obtained at cost, and they realize the advantages of both insurers and insured.

Thus the interests of that numerous and respectable class which cannot afford to own stock in any incorporated company, which is shut out from a share in its management, and which pays premiums to swell the dividends of others, are peculiarly represented in the Mutual system. Mere insurance here constitutes a claim, not only for indemnity, but for a share in the profits, and a voice in the management.

That these profits are great, even when promiscuous insurance is made, the large dividends of some of our joint stock companies bear witness. Under the Mutual system, these profits are either divided so soon as earned, or, being suffered to accumulate, form a fund which is invested, and is represented by scrip, and which furnishes additional security against loss, and provides the premiums for future insurance, by the interest accruing from its investment.

But the chief and prominent peculiarity of this Company, and that on which it mainly relies for the confidence of the public, and for ultimate success, is the restriction of its business, by the charter, to the *Insurance of Dwelling Houses*, and the *property usually contained therein*. No similar plan, it is believed, has ever yet been laid before the public.

It is well known that nearly all the losses which fall upon insurance companies, are the consequence of the burning of valuable storehouses, and the costly merchandise they usually contain. The concentration of so much property, and the comparatively unprotected state in which stores are often left, as the repeated instances of accidental burning testify, in cases, too, in which a single bucket of water, at first, might have quenched that which no human efforts could finally extinguish, teaches us, that for safety, and for trifling loss in the event of an accident, dwelling houses constantly occupied, stand pre-eminent.

A reference to facts, and to the experience of every one, will prove that accidents in dwellings, are not only very unusual, but that whenever they do happen, the injury is partial, as they are always occupied at night, and an immediate alarm gives timely notice of the danger, and provides for its immediate extinguishment.

Let the householder, then, whether he be the owner, or merely the tenant of his dwelling, separate his risk from those which are so much more hazardous, by the insurance of his house, or of his furniture, in such a manner, as that it shall pay for its indemnity no more than its just and equitable quota of expense.

The astonishing results of the revival of the Mutual system of insurance, in several counties of this State in which it has been adopted; the established character it has for years enjoyed in England, and the general success, both as to indemnity and profits, which has marked its application to Marine and Fire insurance, in our own city, leave nothing wanting in anticipation of success for this enterprise, containing, as it does, the general benefits of the Mutual system, with the peculiar restriction of that system we have just described.

Another characteristic of this Company will be better understood by the following extract from the Charter, which describes a large class of persons, who, as agents, acting in a representative character, cannot avail themselves, in behalf of the principals they represent, of the privilege of Mutual Insurance in any other company:

"§ 3. It shall and may be lawful for corporations, trustees, guardians, executors, administrators, receivers of the Court of Chancery, and other public officers, or attorneys in fact, to agree with the said Corporation for the insurance of the estates and property held by them in trust, and of their wards and principals, or under their care and management, in like manner, and with the like effect, in respect to the property insured, as if they were the absolute owners thereof; and every note or other obligation which any such person shall make, and give for such insurance, shall be charged against, and paid, out of the estate, by the person or persons, for whose benefit or protection the insurance is effected; and shall not be collected from, nor enforced against, the party making and giving the same personally; provided that it shall be designated upon the note or obligation, that he was therein acting as trustee or guardian, or in a representative character, or as receiver or officer aforesaid."

The Company is now prepared to receive applications for insurance, at rates much lower than those charged upon similar risks elsewhere, and will receive proposals for the insurance of "Dwelling Houses, Household Furniture, Plate, Family Stores, Libraries, Pictures, Statuary, Cabinets of Minerals, and other objects, Anatomical Collections, and all Household Property ordinarily kept in Dwelling Houses and actually so kept whilst insured against loss or damage by fire." (Act of Incorporation, Sect. 1.)

The manner of making the insurance is described in the following section of the Charter:

"§ 6. Every person who shall become a member of said Corporation, by effecting insurance therein, shall, before he receives his policy, deposite his promissory note, for such a sum of money as shall be determined by the Directors; a part, not exceeding five per cent., of said note, shall be immediately paid; and the remainder of the said deposite note shall be payable in part, or the whole, at any time when the Directors shall deem the same requisite for the payment of losses by fire, and such incidental expenses as shall be necessary for transacting the business of said Company; and at the expiration of the term of insurance, the said note, or such part of the same as shall remain unpaid, after deducting all losses and expenses occurring during said term, shall be relinquished and given up to the maker thereof."

The amount of the deposite notes, *referred* to in the above section, is so graduated, with respect to the percentage paid thereon, as that the immediate payment required, shall be less than the premiums usually charged upon similar risks. Printed copies of the descriptions of risks taken, with the premiums asked, and every other information desired, may be obtained at the Office of the Company, No. 45 Merchants' Exchange, corner of Wall and William-streets. d13 4t

WANTS.

WANTED—American servants, constantly, at 139 Bowery. d15 1w*

WANTED—By a man who has had twenty years' experience in making and refining all kinds of Callamy and Spelter brass, sheet brass for all kinds of bright work such as military, coach, harness, lamps, fender and plat r's brass, callamy brass for kettles, wire and clocks, a situation as foreman, would hire by the year, or receive a share of the profits as a remuneration. An interview can be had and samples shown of his work by applying to Aaron Pennington, Bloomfield, New Jersey.
N. B. The advertiser has a superior and entirely new plan of making brass out of the ores of Zinc or Spelter.

WANTED—A Boy of good morals, about 16 years of age, to learn the Book-binding business. One who can board with his parents will be preferred. Apply at 15 Ann street. n16 tf

TO MERCHANTS—A man experienced in business wishes a situation as Clerk in some jobbing house in this city. He is extensively acquainted through the State and would prefer the situation of Salesman.—He would also loan to his employers eight hundred or a thousand dollars. The best of references produced. Address "Salesman," Tribune office. d14 4*

ORIGINAL INTELLIGENCE Office, 478 Broadway d15 1w*

FAMILIES can be supplied with the best of servants, for city and country, and at the shortest notice, at 50 East Broadway. n20 1m

LOST—A certificate of TWENTY SHARES of the Jamaica and Brooklyn Railroad Stock in favor of Jno. L. Norton, Jr. Application will be made to the Company, at their office, on the 15th of December instant, for a new certificate. d1 2w*

GROCERY FOR SALE.—The well known Grocery Store for sale, corner of Gold and Front-street, Brooklyn, now doing a good business. Stock on hand about $500. It is a good chance for a person commencing the above business. Inquire as above. d13 1w*

EXCELLENT BOARD AND ROOMS can be had by Ladies and Gentlemen, in a delightful house, a stone's throw from Broadway. Apply at 11 Mercer street, near the corner of Prince. n30 tf

BOARD WANTED by a young man of domestic habits, in a pious family (Methodist would be preferred) where there are few or no boarders, and where the comforts of a home may be expected. Location from five to ten minutes walk east of Catharine street. Address L. S., Tribune office, immediately. d15 3t*

BOARD—A gentleman and his lady and a single individual can have good Board in a private family, where there are but few boarders, in a desirable situation near St. Luke's Church, 355 Hudson st. by calling immediately. d6 1w*

BOARDING—A gentleman and his wife, or two single gentlemen can be accommodated with good board at No. 46 Fulton street. Also, two or three persons can be accommodated with dinner. n29 tf

BOARD AND ROOMS may be obtained in a private family by applying at 206 Hudson-st. n27 4t

TO LET—The basement, first and third stories of a new brick house. Rent $200 per annum, which may be paid in board if desired. Inquire at 40 Barton street. d15 3*

A SMALL FARM, of 50 acres for sale or exchange, 40 improved, is on the stage road to Buffalo—on the same is a house, barn and orchard—would take part cash and remainder in Western lands. For particulars apply to
d15 3t* SMITH & WHITMORE, 16 John st.

TO LET—A front Parlor with Russia iron grate, marble mantel and plated furniture in a genteel modern built house, and Bedrooms with board, where there are only four in family.
Also, a genteel Basement, furn